



## Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

these are not for the same date, that no explanation is furnished as to whether the same method of computing "classified weekly earnings" was used, and that we are not told which industries and which cities are represented by this relatively small group, makes questionable Professor Nearing's statement that "from the Illinois report, the student must conclude that the department-store wages when compared with factory wages, are relatively high" (p. 114).

Professor Nearing departs from the grammatical form usually followed in statistical discussions. Thus we frequently find such expressions as "this best data is of males" (p. 174); "the data submitted is so similar" (p. 174); "annual earnings of adult females is about \$250" (p. 208).

These are of course small and no doubt pardonable errors that are permissible in a first encounter with a difficult subject. There is, after all, no more laborious and thankless task than that which Professor Nearing set himself in this volume. One must be glad to see some of the restless energy which can produce three new books within a twelve-month turned into a field in which Professor Mitchell has shown that tireless drudgery may result in brilliant achievement.

EDITH ABBOTT

HULL HOUSE

---

*Accident Prevention and Relief.* By FERD. C. SCHWEDTMAN and JAMES A. EMERY. New York: Published for the National Association of Manufacturers, 1911. 8vo, pp. xxxii+481.

This volume was published for the National Association of Manufacturers as the result of an investigation of European systems for the compensation and prevention of accidents. The purpose of the investigation was to obtain for members of the association such information on these subjects as might be of value to them in the working-out of private plans for compensation, and might eventually lead to the adoption of adequate legislation for the whole country. The writers state that the book is written primarily for the busy man but that the student and sociological investigator will also find in it much entirely new information.

Many of the European countries were visited in the course of the investigation, but the systems of only two of them, England and Germany, are considered in detail. Chaps. ii-vi are devoted to the German system, chaps. vii-xiii, inclusive, relate to English conditions, and chap. xiv consists of findings and recommendations of the committee. An appendix contains letters from German authorities on social insurance; the English Compensation Act, and

some of the English private compensation schemes; as well as a description of voluntary relief associations in the United States.

The German and English systems are compared, much to the advantage of the former. It is shown how the latter country for a long time tried to adjust claims for injury from accident under the common law, although this was inadequate to meet present industrial conditions. In 1897 the compensation principle was adopted as an experiment and confined in its workings to seven groups of presumably hazardous industries, but no insurance fund was established, and liability remained personal. In 1900 the act was extended to agriculture. During this time no provision was made for the collection or compilation of statistics, so that no record of the experiment could be kept. However, without much knowledge of how this first application of the compensation principle had worked, another act was passed in 1906 which applied it to all workmen as defined in the act. Almost as many grounds of dissatisfaction are found in this act as in its predecessor. It is said to be due more to political pressure than to knowledge of needs. It is a measure to relieve dependency rather than to prevent injury, for it neither requires medical attention nor investigates causes. It does not rest upon a secure basis of investigation of results of previous action. It has the result of throwing out of employment elderly and decrepit men because no employer will assume this risk. It does not repeal the old liability under common law. As a result of all this there is great dissatisfaction with the new act and much friction between employer and employee. But as it is made very difficult to substitute private schemes of compensation few such have been adopted.

The German system of compensation, on the other hand, is a national policy which regards each injured workman not only as a man but as a national industrial asset whose productive power must be conserved for the state. That this may be done great care is given to accident prevention and for this purpose a double system of state and private inspection is provided. Medical care is furnished by the employer. For thirteen weeks after the occurrence of an accident the worker is provided for out of the sick fund. Thereafter he is pensioned in proportion to his disability. But that this burden may not fall too heavily on the individual employer, especially in smaller concerns, the employers are compelled by law to form employers' associations for the establishment of mutual insurance funds. These associations were given complete control of their own affairs and were granted state aid. Careful provision was made for gathering statistics so that all new legislation might be based on the result of previous experience.

As a result of this investigation the committee makes certain recommendations for future action in this country. Especially it recommends that any action should be preceded by deliberate and painstaking investigation. The book is well worth while for anyone who is interested in the future of industrial insurance for this country.